Electronic Acknowledgement Receipt					
EFS ID:	8234694				
Application Number:	09653595				
International Application Number:					
Confirmation Number:	4590				
Title of Invention:	Method and apparatus for evaluating a financial account applicant				
First Named Inventor/Applicant Name:	Ruth Marie Tritz				
Customer Number:	23409				
Filer:	Jeffrey A. Berkowitz/Betty Finley				
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
Assignee showing of ownership per 37	373bstatement.pdf	114365	no	١,	
· ·	CFR 3.73(b).	3736statement.pai	1f105a338fb5921fa1b1fa032505b025460 439a	l 1	

Warnings:

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.